

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

RICHARD LEE TESTUT
ANNETTE JEAN CROWE
Debtor(s)

Case No. 15-70579JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2015.
- 2) The plan was confirmed on 11/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/23/2016, 07/24/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/02/2020.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,856.00.
- 10) Amount of unsecured claims discharged without payment: \$17,450.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$217,168.52
Less amount refunded to debtor	\$14,072.05

NET RECEIPTS: **\$203,096.47**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,719.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,619.92**

Attorney fees paid and disclosed by debtor: \$1,490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BOUMA CHIROPRACTICS	Unsecured	90.04	NA	NA	0.00	0.00
CBCS	Unsecured	602.58	NA	NA	0.00	0.00
CMC	Unsecured	296.97	NA	NA	0.00	0.00
DIRECTV (*) - TRUSTEE PAYMENTS	Unsecured	327.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS*++	Unsecured	73.94	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	863.69	863.69	0.00	0.00
ECMC(*)	Unsecured	62,819.27	69,827.06	69,827.06	8,887.37	0.00
FIRST PREMIER BANK	Unsecured	154.54	NA	NA	0.00	0.00
GATEWAY ONE LENDING & FINANCIAL	Secured	19,369.24	19,538.17	17,869.17	17,869.17	6,140.27
INDIANA REGIONAL IMAGING	Unsecured	18.60	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	518.47	4,056.88	4,056.88	516.35	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	50.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,023.00	3,398.91	3,398.91	3,398.91	0.00
INTERNAL REVENUE SERVICE*	Priority	547.30	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,827.19	3,827.19	487.11	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	253.50	NA	NA	0.00	0.00
LATROBE HOSPITAL	Unsecured	38.74	NA	NA	0.00	0.00
MEANINGFUL BEAUTY++	Unsecured	105.95	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	586.14	NA	NA	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	274,839.45	274,625.69	0.00	104,117.44	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	0.00	23,961.08	23,961.08	23,961.08	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	1,992.18	1,992.18	1,992.18	205.59
PA DEPARTMENT OF REVENUE*	Unsecured	NA	1,198.99	1,198.99	152.61	0.00
PENN CREDIT CORP++	Unsecured	17.48	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II LLC	Secured	24,074.00	23,840.57	16,574.94	16,574.94	5,883.95
PORANIA LLC	Unsecured	NA	1,500.00	1,500.00	190.92	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	5,957.97	4,543.46	4,543.46	578.28	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	770.47	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - STE	Secured	561.03	520.38	520.38	520.38	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$104,117.44	\$0.00
Mortgage Arrearage	\$23,961.08	\$23,961.08	\$0.00
Debt Secured by Vehicle	\$34,444.11	\$34,444.11	\$12,024.22
All Other Secured	\$2,512.56	\$2,512.56	\$205.59
TOTAL SECURED:	\$60,917.75	\$165,035.19	\$12,229.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,398.91	\$3,398.91	\$0.00
TOTAL PRIORITY:	\$3,398.91	\$3,398.91	\$0.00
GENERAL UNSECURED PAYMENTS:	\$85,817.27	\$10,812.64	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,619.92</u>
Disbursements to Creditors	\$191,476.55

TOTAL DISBURSEMENTS : **\$203,096.47**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2021

By:/s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.